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PATENT



5-26-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

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Serial No.: 09/751,892

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Art Unit: 3628

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Filed: December 29, 2000

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Examiner: Jeffrey C. Pwu

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For: DELINQUENCY-MOVING
MATRICES FOR VISUALIZING
LOAN COLLECTIONS

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AMENDMENT

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

In response to the Office Action dated February 26, 2004, Applicant respectfully requests consideration and entry of the following amendment.